G.R.S. IX—5]

Previous references. 1922. **File No.** 19-22

GF 31-15 pt 182
GF 38-13 pt 182
GF 26-21 pt 182

(GF)

Serial Nos. 9710

Later references.

GF 36-24-2, 8, 10, 23 & 28

Reserve
3.11.23

GENERAL AND REVENUE SECRETARIAT.

P. 15-E

Serial Nos. 2

Part B for April 1923

SUBJECT

Payment of fees to the Examining Medical Officer & the Senior Surgeon for Each Insurance proposal.

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(1) H 4955-7 d 24.4.1923 to the Comptroller, the Secy. Imperial State Life Insurance & the Senior Surgeon

Sanctions the recommendation of the Committee

PSH 28/4

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

No. 2141. *Bangalore, dated* 1st November 19 22.

From

T. SATYARAJ CHETTY, ESQ., B.A.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

Rajakarya Prasaktha
H. N. Krishna Rao, Esqr., B.A.,
Financial Secretary to the Government of
His Highness the Maharaja of Mysore, Bangalore.

SIR,

I have the honour to forward herewith the Resolution of the Insurance Committee No. I. (1), passed in their meeting held on the 28th October 1922, and to request you to be so good as to obtain sanction of Government for the payment from the Official Branch Funds the fee therein referred to, to the Examining Medical Officers and the Senior Surgeon, respectively.

I have the honour to be,

Sir,

Your most obedient servant,

for Secretary,
Insurance Committee.

Extract from the Proceedings of the meeting of the

Mysore State Life Insurance Committee

held on the 28th October 1922.

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II. (1) Communication from the Senior Surgeon dated 16/17th February 1922 proposing the grant of enhanced rate of remuneration to the Examining - Medical Officers and the Senior Surgeon both in the Official and Public Branches.

That after fully considering all aspects of the question, resolved that in the Official - Branch, the Examining Medical - - Officers may be given Rs.2/- and the Senior Surgeon Re.1/- for each first insurance proposal also, the present rates for other proposals in that branch and for those in the Public Branch remaining the same.

(2) x x x x

(3) x x x x

(4) x x x x

-----:0:-----

"C O P Y"

Assistant Secretary.

Serial No.

Subs with regd to Hon. H. Carey's Order supra.

For the genesis of the Case, kind attention is requested to the Note contained in pgs. 16 to 11 beginning from Pay B in the Banking Collection 3D of 1913 put up. It is obvious therefrom that the General practice of remunerating the medical officers doing work for the Insurance Committee has been one existing since so far back as 1918 and one on which ~~no decision~~ opinions were never undivided about any single time.

The unmistakable tendency both on the part of Govt and on the majority of the members of the Insurance Committee, as it stood Constituted from time to time, has been to treat the work done by the Insurance Dept as purely Sanitarians, benefitting as the Scheme does one half of the Govt Servants, the Committee members including. Under this strong and an unimpeachable principle proposals of the Senior Surgeon were hesitatingly kept back. But when the representations came to be repeated time & again, and when some of the Board Members assigned for the denial of the Regd

NOTE—Contn. sheet

Serial No.

at first, lost some of their force with the altered conditions, it was perhaps thought fair to meet the Senior Surgeons' medical expenditure half-way and a fee of Rs. Rs 3/- for each detailed Medical Examination for purposes of Provident Insurance only was accordingly sanctioned by the Council on 2-9-1914 (Vide page 13 of the Mem. B. 3 of 1913).

Even this consideration to the medical officers was emphatically opposed by the then Financial Secy Mr. Chalmers (Vide flag C. his note of 23-9-1914).

3 The reasons, briefly stated, to begin with, for not offering to entertain the claim of the Medical Officers were (1) the finances of the Fund were not sound enough as to warrant any additional expenditure (2) even if there were to be found any improvement in that direction, the men who were pre-eminently entitled to the profits, if any, were the insurers, who were before the Public Branch was opened all Servants of Government. (3) the whole Scheme was one having with its [illegible] not one Class of Govt Servants in particular, but one benefitting

NOTE—Contn. sheet.

F. R. S. III-2]

General and Revenue Secretariat. | G R File No. 19 of 19 22

Serial No.

with no distinction all Servants among whom the Medical Officers formed no inconsiderable part. (4) Of so many Officers who Contribute to the success of the Scheme, if only one Class of Officers alone were to be remunerated for their work on account of the Insurance, it is but justice or Common fairness to Consider the Claims, similarly based, of the other Officers as the Presidency Surgeons etc etc, as otherwise the whole principle is liable to be put down as one-sided and as Creating invidious distinctions, which means the Creation of a Confused, dilemmatic situation.

4 These are the several Grounds on which the question of remuneration was discontinued, as a perusal of the notes of discussion in the Collective Books 38 of 13, and of the file of the Insurance Office papers bound & put up linked with this, would prove.

5 It was sought to be explained by saying that the medical examination for Insurance was part of the duty of the Medical Officers. Nonetheless

NOTE—Contn. sheet.

General and Revenue Secretariat. | G-R File No. 19 of 1922

Serial No.

their reasons a fee of Rs 3/- was sanctioned as mentioned above, vide Gr.o No 2146 -D of 10.11.1914. Glazed D.

6 6 Subsequently, under this reference was made by the Govt. Committee proposing a fixed monthly allowance of Rs 200/- to the Senior Surgeon, and the Capacity of Medical Referee to the Committee Vide Colln G.R 26 of 21 abs 1 & 2. Even that proposal was met half-way and as per Pl. Secy's note of 21-9-21 on pages 1 to 3 of that Collection the Senior Surgeon was ordered to be paid one half the fee paid to the Examining Medical Officers, for their examn, for detailed Medical Certificate & for optional drawing on the Official Scale(E) Reducing this the present rates stand thus :—

7

	Examining Medical Officers	Senior Surgeon
Officers Branch.		
1st Examination	Nil	Nil.
Further Examination for detailed Medical Certificate & for optional drawing.	Rs 3/-	1-8-0.
Public Branch.		
For Persons up to Rs 500/-	Rs 2/-	1/-
do. above do -	Rs 4/-	2/-

Now in the present reference under submission, it is proposed to

NOTE—Contn. sheet.

Serial No.

allow Rs 2/- to the Examining Medical Officers and Re 1/- to the Senior Surgeon for every Genl Insurance proposal also on the Official Scale.

To facilitate a thorough Consideration of the Subject the Senior Surgeon's letter making this proposal for enhanced fees is obtained from the Dr. Office & put up with the Index H.C. & Copies S. On that letter he says. (1) the remuneration allowed at present is hardly commensurate with the degree of responsibility thrown on the Medl Officers, and compares very unfavourably with that allowed by Private Companies. (2) There is hardly any difference between the first & further Insurances in respect of the labour involved to the Medl Officers. (3) the introduction of the new revised form of Medical report entails increased labour to the examining Medl Officers. With these he dilates upon the disadvantages of the Private Companies, who notwithstanding allow higher fees, and also refer to the flourishing condition of our Scheme.

The Dy Secy (Finance) note

NOTE—Contn. sheet.

Serial No.

on this letter is also obtained by putting up linked flag F.

The reasons assigned by the Senior Surgeon are very easily met by the grounds advanced before for the denial of the concessions detailed in para 3 of page 4 of Note, supra. Even at present, all the reasons noted in the 3rd para hold good with undiminished force. Though the first reason appears to have been outgrown, as contended by the Senior Surgeon by his referring to Actuarial Valuations, it is rebutted by the first succeeding reason which is one of no small weight, viz. the very object of the Scheme is that the Insured are entitled to the profits, if any. Reasons 3 & 4 are present in all their force & clearness even to-day.

The Senior Surgeon's Contention that the Govt. rates do not Compare favourably with the Private Companies' rates, would appear to melt away when it is kept in view that our Insurance Scheme has a special individuality of its own, in that it is run & managed by the Govt. itself, whose single object is to benefit the insured, clear of all ideas of making profits &

NOTE—Contn. sheet

General and Revenue Secretariat.

G.R. File No. 19 of 1922-23

Serial No.

to themselves or to those other than the Insured sublime factor which is not so much set store by, by the Private Companies. Any additional indent on the Insurance Fund, as is now contemplated in the Senior Surgeon's letter, would appear to tamper with the policy object that has been ruling in the management of the Fund from its very inception.

It is perhaps sure that the expenditure will become pretty heavy, if the present proposal is sanctioned

Submitted for orders with all possible relevant expenses.

9/12 8/12

1. The existing arrangements and the considerations on which they were introduced have been fully stated in the office note above. As pointed out in para 4 of office note. The scale of fees for medical examination of applicants for insurance and for scrutiny of medical examiner's reports by the Senior Surgeon stands as under:

	Examining Officer	Senior Surgeon
Office Bonds		
1st Examination	nil	nil
Further Examination detailed & for optional Insurance	Rs 3	Re 1½
Public Bonds		
For proposals upto Rs 500	Rs 2	Re 1
do above "	Rs 4	Rs 2

NOTE—Contn. sheet

Serial No.

It will be noticed that for first examination in respect of proposals for insurance in the Official branch, no fees are now being paid both to the Examining Officers and the Senior Surgeon who scrutinises the Examining Officer's report.

The resolution of the Insurance Committee now sent for approval of Govt introduces for the first time the new principle of payment of fees for first examinations and to the Senior Surgeon for reviewing reports of these examinations. There can scarcely be any difference between first examination and subsequent detailed examinations. Moreover the revised form of medical report is stated to involve much additional work. In these circumstances there should be no objection to payment of fees for these examinations also once the principle of payment for services rendered is accepted. The proposals of the Committee in the matter are quite modest. The Committee proposes a fee of Rs2 for each first examination and a fee of Re1/- to the Senior Surgeon for scrutiny of reports.

It is ascertained informally that the fee paid to medical officers for examination of cases for the Postal

NOTE—Contn. sheet

Serial No.

Insurance is Rs 4/- for first examinati
further insurance which may be
effected by the Insured is treated as
fresh insurance and payment of fees
is regulated as in the case of first
insurance.

The rates proposed in the Insurance
Committee's resolution now under
consideration are on the whole quite
fair and reasonable and
may therefore be approved.

If the insurance fund can now
be regarded to be in a position to bear
legitimate charges for services rendered,
the question of strengthening the Office
staff and the controlling staff of the
Insurance Office in accordance with its
growing and already overpowering requirements
has also to be considered. It was only recently
that the appointment of a full time
Separate Secretary to the Committee
was sanctioned. The time has now come
to consider the question of leaving a Separate
Secretary who will be able to devote his
full attention to the management of the
Office. The duties of the Comptr who is Ex Officio
Secretary of the Committee have now
customarily increased, and the

NOTE—Contn. sheet

Serial No.

favourable Consideration of the questions raised above will result in beneficial results to both the Compositors & the Insurance Fees.

Subject to orders with regard to adopting the proposals of the Committee

9.3.23

H. Secy)

The Committee Considered the question thoroughly and its recommendation is reasonable and may be adopted.

Central medical branch is in favour of Board insurance Work and the principle of paying the examining medical officers and the Senior Surgeon for scrutinising their reports seems reasonable there is no justification for charging fee in case of first insurance. The existing practice is apparently based on the ground that the officer first appointed to service has to be examined free of cost by the Medical Officer of the Station to record and give a medical Certificate, his subsequent Annual insurance should not be a part of his Work or the examining Medical Officer having him a claim to any fee.

NOTE—Contn. sheet.

1627

13

G. R. S. III-21

General and Revenue Secretariat. | File No. of 19

Serial No.

~~Such~~ exam^n. This point was considered by the Committee. The Senior Surgeon explained that the exam^n for giving a health certificate for admission is some, quite different from an exam^n for life insurance. The Committee learned that there was much force in this. The present Senior Surgeon has made the exam^n for insurance more definite than before and the closer scrutiny aimed at is in the interests of insurance Scheme. The Senior Surgeon had proposed a higher scale of fee and what the Committee has ~~proposed~~ suggested is a compromise. The rates proposed are for Bombay & may be allowed

The q^n of allowing for a Compounder & his work as Secy to the Committee was not to be considered by Committee.

Draft p^g

Dewan

May be ordered as proposed in Circular

I agree. May be disposed of by Circular 4/4

To the Chief Secretary 4/4

DEWAN'S OFFICE.
Received on MAR 13 1928
Regn. No. 5359

Note—Contn. sheet.

G. R. S. III-21

14

General and Revenue Secretariat. | File No. | of 19

Serial No.

I fully share the views expressed by the Irrl Secy & agree to the recommendation made by the Hon. Com.

Pant
7-4-23

NOTE—Contn. sheet.

(For Disposal by Circulation.)

No. C. 439 15

..... 19 22

GENERAL AND REVENUE SECRETARIAT.

Council Matter.

SUBJECT.

Question of payment of fees to the examining Medical Officer and the Senior Surgeon for each first insurance proposal.

CIRCULATED TO THE MEMBERS OF COUNCIL.

By Order,

Chief Secretary to Government.

..... 5th April ..... 19 23.

Extraordinary Member of Council.

P 148-175 6.4.23 **First Member of Council.** Opinion recorded Rec 7.4.23

HL 7.4.23 **Second Member of Council.**

Third Member of Council.

Financial Secretary circle Comptroller's.

Dood Secy 2074/27 19/4

21/4

G.R.S. VI–71]

16

SUBJECT.....

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D

It is for consideration if the papers are to be submitted to His Highness before orders are issued.

For precedents please see papers flagged E & D.

Section G.7.

File No. 19-22

Serial No. 10

G

Proceedings of the Government of His Highness the Maharaja of Mysore.

D

Read— Letter No. 6495 of the 4th Nov^r 1922 from the Secretary Mysore Bank Life Insurance Committee Communicating for orders the undermentioned resolution passed at the meeting of the Committee held on the 28th of Oct^r 1922.

(Extract Resolution)

No. HE 4955–7 & 24-4-23

G 19-22-10.

The Committee's recommendation is sanctioned. G.O. 24-4-23

Si

Ma

Order Thereon—No

The resolution of the Committee introduces the practice of payment for first medical examination of applicants for insurance in the Special branch of the Bank Life Insurance Scheme for services in respect of which no

fees are now being paid

Govt ~~Considers that there~~ Consider that the medical
~~is no difference between~~ that of officers should be
~~first and subsequent~~ remunerated for this work
~~detailed examinations~~ which involves great labour
~~and hence and therefore~~ and care and are therefore
Board to approve of
the Committees resolution
& pay Rs 24- to the examining
Medical Officer & Rs 6 to the
Senior Surgeon for each
first entrance proposal also,
the present rate for other proposals
in that branch and for those
in the Public Book remaining
unaltered.

H C Green

List of enclosures.

mas
8/3/19

To the Secretary, Bombay State Life
Insurance Committee

The Comptroller

The Senior Surgeon

Copied by

Examined by

WD 1744—GP.B—30,000—17-3-19

Shanmukha

Proceedings of the Government of His Highness
the Maharaja of Mysore.

17

Read :-

Letter No.6495 of the 4th November 1922 from the Secretary, Mysore State Life Insurance Committee communicating for orders the undermentioned resolution passed at the meeting of the Committee held on the 28th October 1922.

" That after fully considering all aspects of the question, resolved that in the Official Branch, the Examining Medical Officers may be given Rs.2/- and the Senior Surgeon Re.1/- for each first insurance proposal also, the present rates for other proposals in that branch and for those in the Public Branch remaining the same. "

Order No. F4955-7
L17-19-22

Dated Bangalore the 24 April 1923.

The Committee's recommendation is sanctioned.

for Financial Secretary to Government.

To

The Secretary, Mysore State Life Insurance Committee.
The Comptroller, Mysore Government.
The Senior Surgeon in Mysore.

M.K.S.